

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 21-16075-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frankie Morales
237 Frankfurt Ave.
Neptune, NJ 07753

Clarissa Sanchez
237 Frankfurt Ave.
Neptune, NJ 07753

Social Security No.:

xxx-xx-0420

xxx-xx-2734

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 9/17/25

Time: 02:00 PM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Jonathan Goldsmith Cohen, Debtor's Attorney

COMMISSION OR FEES

fee: \$3540.75

EXPENSES

expenses: \$58.00

If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: August 7, 2025

JAN:

Jeanne Naughton
Clerk

In re:
Frankie Morales
Clarissa Sanchez
Debtors

Case No. 21-16075-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 07, 2025

User: admin
Form ID: 137

Page 1 of 5
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Frankie Morales, Clarissa Sanchez, 237 Frankfurt Ave., Neptune, NJ 07753-8307
aty	+ Jonathan Goldsmith Cohen, I Mark Cohen Law Group, 1 Executive Dr Ste 6, Tinton Falls, NJ 07701-4938
519272568	LCA Collections, PO Box 2240, Burlington, NC 27216-2240
519272574	+ Nationwide Recovery Systems, 3000 Kellway Dr, Carrollton, TX 75006-3304
519272576	O-Seaview Orthopaedic, 1200 Eagle Avenue, Ocean, NJ 07712-7631
519272579	+ Peter C. Merani, P.C., 1001 Avenue of the Americas, Suite 1800, New York, NY 10018-5515
519272582	+ Sleep Dynamics, 2240 State Route 33, Ste 114, Neptune City, NJ 07753-6121
519272589	+ Traf Group Inc/A-1 Collections, 101 Grovers Mill Road, Lawrenceville, NJ 08648-4706

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 07 2025 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 07 2025 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 07 2025 20:41:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: RASEBN@raslg.com	Aug 07 2025 20:41:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
cr	^ MEBN	Aug 07 2025 20:40:18	Toyota Motor Credit Corporation, PO Box 340514, Tampa, FL 33694-0514
519277316	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 07 2025 20:41:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519272538	Email/Text: ebn@americollect.com	Aug 07 2025 20:41:00	Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
519272537	Email/Text: ebn@americollect.com	Aug 07 2025 20:41:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
519272544	^ MEBN	Aug 07 2025 20:40:07	ARstrat, P.O. Box 4332, MS #800, Houston, TX 77210-4332
519272545	Email/Text: paymentprocessing@avanteusa.com	Aug 07 2025 20:40:00	AvanteUSA Ltd., 3600 South Gessner Road, Suite 225, Houston, TX 77063
519272597	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 07 2025 20:41:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853

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519272539	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 07 2025 20:41:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
519286429	Email/PDF: bncnotices@becket-lee.com	Aug 07 2025 20:51:03	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519272540	+ Email/PDF: bncnotices@becket-lee.com	Aug 07 2025 21:01:47	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519272542	+ Email/PDF: bncnotices@becket-lee.com	Aug 07 2025 20:50:37	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519314860	Email/PDF: resurgentbknotifications@resurgent.com	Aug 07 2025 20:49:53	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519272546	+ Email/Text: paymentprocessing@avanteusa.com	Aug 07 2025 20:40:00	AvanteUSA Ltd., 3600 South Gessner, Houston, TX 77063-5184
519272547	+ Email/Text: bankruptcy.notifications@fisglobal.com	Aug 07 2025 20:41:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
519272549	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2025 20:51:27	Citibank North America, Po Box 6217, Sioux Falls, SD 57117-6217
519272548	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2025 21:01:41	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 6217, Sioux Falls, SD 57117-6217
519295309	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2025 20:51:21	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519272550	+ Email/Text: commonwealth@ebn.phinsolutions.com	Aug 07 2025 20:41:00	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
519272551	+ Email/Text: commonwealth@ebn.phinsolutions.com	Aug 07 2025 20:41:00	Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641
519272552	^ MEBN	Aug 07 2025 20:40:22	Credit Management Control, Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654
519272554	^ MEBN	Aug 07 2025 20:40:23	Credit Management Control, P.o. Box 1654, Green Bay, WI 54305-1654
519272558	^ MEBN	Aug 07 2025 20:39:18	Dynamic ecovery Solutions, LLC, 135 Interstate Blvd Suite 6, Greenville, SC 29615-5720
519272556	^ MEBN	Aug 07 2025 20:39:19	Dynamic ecovery Solutions, LLC, Attn: Bankruptcy, 135 Interstate Blvd, Greenville, SC 29615-5720
519272560	Email/Text: bankruptcycourts@equifax.com	Aug 07 2025 20:41:00	Equifax, PO Box 740241, Atlanta, GA 30374
519272561	^ MEBN	Aug 07 2025 20:39:29	Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
519272565	+ Email/Text: Bankruptcy@ICSystem.com	Aug 07 2025 20:41:00	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
519272562	+ Email/Text: Bankruptcy@ICSystem.com	Aug 07 2025 20:41:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
519272570	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 07 2025 20:41:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
519272598	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 07 2025 20:41:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
519272572	Email/Text: parasn@armanagementgroup.com	Aug 07 2025 20:41:00	Nationwide Recovery Systems, 501 Shelley Drive, Suite 300, Tyler, TX 75701
519277966	+ Email/Text: RASEBN@raslg.com	Aug 07 2025 20:41:00	Nationstar Mortgage LLC D/B/A Mr. Cooper, 130 Clinton RD #202, Fairfield, NJ 07004-2927

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519318252	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 07 2025 20:41:00	Nationstar Mortgage LLC dba Mr. Cooper, Attn: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9096
519272571	Email/Text: bankruptcydepartment@tsico.com	Aug 07 2025 20:42:00	Nationwide Credit, Inc., P.O. Box 15130, Wilmington, DE 19850-5130
519272577	+ Email/PDF: cbp@omf.com	Aug 07 2025 20:49:24	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519272578	+ Email/PDF: cbp@omf.com	Aug 07 2025 20:50:21	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
519316955	Email/Text: bnc-quantum@quantum3group.com	Aug 07 2025 20:41:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
519272581	+ Email/Text: customerservice@rcservicesllc.org	Aug 07 2025 20:41:00	Receivable Collection Services LLC, 170 Jericho Tpke, Floral Park, NY 11001-2024
519272580	+ Email/Text: customerservice@rcservicesllc.org	Aug 07 2025 20:41:00	Receivable Collection Services LLC, 170 Jericho Turnpike, Floral Park, NY 11001-2024
519272593	Email/Text: blindsay@transcontinentalcredit.com	Aug 07 2025 20:41:00	Trans-Continental Credit & Collections, 44 South Broadway, Suite 401, White Plains, NY 10601
519272592	Email/Text: DASPUBREC@transunion.com	Aug 07 2025 20:40:00	Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661
519272583	^ MEBN	Aug 07 2025 20:39:32	Tate & Kirlin Associates, Inc., 580 Middletown Blvd., Suite 240, Langhorne, PA 19047-1876
519272584	^ MEBN	Aug 07 2025 20:40:15	Tolls by Mail Payment Processing Center, PO Box 15183, Albany, NY 12212-5183
519272599	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 07 2025 20:41:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
519272585	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 07 2025 20:41:00	Toyota Financial Services, 4 Gatehall Dr, Parsippany, NJ 07054-4518
519288543	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 07 2025 20:41:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519296210	Email/PDF: bncnotices@becket-lee.com	Aug 07 2025 21:01:48	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519272586	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Aug 07 2025 20:41:00	Traf Group Inc/A-1 Collections, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Hamilton Square, NJ 08690-1717
519272595	Email/Text: bankruptcydepartment@tsico.com	Aug 07 2025 20:42:00	Transworld Systems Inc, P.O. Box 15095, Wilmington, DE 19850-5095
519272594	Email/Text: bankruptcydepartment@tsico.com	Aug 07 2025 20:42:00	Transworld Systems Inc, P.O. Box 15110, Dept 938, Wilmington, DE 19850-5110
519272596	^ MEBN	Aug 07 2025 20:39:30	University Radiology Group, PC, PO Box 999, Yorktown Heights, NY 10598-0999
TOTAL: 54			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519282984	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519295733	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519272541	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519272543	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537

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519272553	*+	Credit Management Control, Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654
519272555	*+	Credit Management Control, P.o. Box 1654, Green Bay, WI 54305-1654
519272559	*+	Dynamic ecovery Solutions, LLC, 135 Interstate Blvd Suite 6, Greenville, SC 29615-5720
519272557	*+	Dynamic ecovery Solutions, LLC, Attn: Bankruptcy, 135 Interstate Blvd, Greenville, SC 29615-5720
519272566	*+	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
519272567	*+	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
519272563	*+	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
519272564	*+	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
519272569	*	LCA Collections, PO Box 2240, Burlington, NC 27216-2240
519272573	*P++	NATIONWIDE RECOVERY SYSTEMS, 501 SHELLEY DR SUITE 300, TYLER TX 75701-9553, address filed with court:, Nationwide Recovery Systems, 501 Shelley Drive, Suite 300, Tyler, TX 75701
519272575	*+	Nationwide Recovery Systems, 3000 Kellway Dr, Carrollton, TX 75006-3304
519272587	*+	Traf Group Inc/A-1 Collections, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Hamilton Square, NJ 08690-1717
519272588	*+	Traf Group Inc/A-1 Collections, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Hamilton Square, NJ 08690-1717
519272590	*+	Traf Group Inc/A-1 Collections, 101 Grovers Mill Road, Lawrenceville, NJ 08648-4706
519272591	*+	Traf Group Inc/A-1 Collections, 101 Grovers Mill Road, Lawrenceville, NJ 08648-4706

TOTAL: 0 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Cory Francis Woerner	on behalf of Creditor Nationstar Mortgage LLC cwoerner@raslg.com
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC cshed@grosspolowy.com ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER hkapan@rasnj.com kimwilson@raslg.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Jonathan Goldsmith Cohen	on behalf of Debtor Frankie Morales imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Joint Debtor Clarissa Sanchez imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com

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Jonathan Goldsmith Cohen

on behalf of Attorney Jonathan Goldsmith Cohen imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com

Sindi Mncina

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13